Response to Notice of: 06/06/2006                    App. No.: 10/553,360
Response Dated: 08/07/06                              Inventor: Davies et al.
Title: Mobile Payments System                        Examiner: N/A

## Amendment(s) to the Claims

The following listing of claims replaces all prior versions and listings of claims in the present application:

Listing of Claims:

1 (original): Payment apparatus for use in authorised transactions, the apparatus comprising:

    i)      at least one client device provided with an input for communicating with one or more mobile devices; and

    ii)      at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction including verification of authorisation data;

    wherein the at least one client device is adapted to receive a first part of the authorisation data via its input and the apparatus is adapted to store a second part of the authorisation data, and

    wherein the at least one server device is provided with a user data store adapted to store one or more sets of user-specific data for use in authorising transactions, and a user data maintenance process for storing and updating user data in the user data store.

2 (original): Payment apparatus according to Claim 1 wherein at least one set of user-specific data is stored in association with a said first part of the authorisation data.

3 (currently amended): Payment apparatus according to ~~either one of Claims~~ Claim 1 ~~and 2~~, ~~the apparatus~~ further comprising a list processor for processing a list of items covered by a transaction.

4 (original): Payment apparatus according to Claim 3 wherein the list processor is adapted to access user-specific data for use in processing a list in the course of a transaction.

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5 (original): Payment apparatus according to Claim 4 wherein the list processor is adapted to use said user-specific data to apply a discount in relation to said transaction.

6 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ Claim 1 wherein the apparatus is further provided with a connection, in use, to a public network.

7 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ Claim 1 wherein the apparatus is further provided with a receipt generator for generating transaction receipts, and the receipt generator is adapted to refer to user-specific data in generating a transaction receipt.

8 (currently amended): Payment apparatus according to Claim 7 wherein the user-specific data includes ~~for at least one user~~ a public network address for at least one user, and the receipt generator is adapted to transmit a transaction receipt to said public network address ~~for the at least one user~~.

9 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ Claim 1 wherein each set of user-specific data is stored in association with a respective user identifier.

10 (original): Payment apparatus according to Claim 9 wherein more than one user identifier may be stored in relation to at least one user, a different set of user-specific data being stored in association with each user identifier related to that user.

11 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ Claim 1 wherein, in use, at least one set of user-specific data comprises an ordered list of funds.

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12 (original): Payment apparatus according to Claim 11 wherein said ordered list is sorted according to type of goods.

13 (currently amended): Payment apparatus according to ~~either one of Claims~~ Claim 11 ~~or 12~~ wherein the at least one server device is provided with a scanning process for scanning through the ordered list until a sufficient balance is found to complete a transaction.

14 (original): Payment apparatus for use in authorised transactions, the apparatus comprising:

      i)     at least one client device provided with an input for communicating with one or more mobile devices; and

      ii)    at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction including verification of authorisation data;

      wherein the at least one client device is adapted to receive a first part of the authorisation data via its input and the apparatus is adapted to store a second part of the authorisation data, the first part of the authorisation data comprising one of a personal identification number and a code specific to a personal identification number.

15 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ Claim 14 wherein the second part of the authorisation data comprises financial data.

16 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ Claim 14 wherein ~~the~~ each client ~~device(s)~~ device is ~~or are each~~ connected to a point of sale terminal.

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17 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ <u>Claim 14</u> wherein the at least one server device is provided on <u>a</u> networked computing platform in a secure location.

18 (original): Payment apparatus according to Claim 17 wherein the second part of the authorisation data is stored by the at least one server device, or can be accessed by it, in fulfilling a service request from the client device(s).

19 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ <u>Claim 14</u> wherein the apparatus is further provided with a mapping capability for mapping the first part of the authorisation data to the second part.

20 (original): Payment apparatus according to Claim 19 wherein the mapping capability is provided by the at least one server device.

21 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ <u>Claim 14</u> wherein the at least one server device is provided with at least one further client device so that it can initiate a service request to another server device.

22 (currently amended): Payment apparatus according to ~~any one of the preceding claims~~ <u>Claim 14</u> wherein each input for communicating with one or more mobile devices supports a wireless connection.

23 (currently amended): Payment apparatus according to Claim 22 wherein the wireless connection has a range of 0.5 ~~metres~~ <u>meters</u> or less.

24 (currently amended): Payment apparatus according to ~~either one of Claims~~ <u>Claim</u> 22 ~~or 23~~ wherein the wireless connection comprises an infrared connection.

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25 (currently amended): Payment apparatus according to ~~any one of the preceding claims, the apparatus~~ Claim 14, further comprising validation means for validating a unique identifier for each mobile device.

26 (original): Payment apparatus for use in authorised transactions, the apparatus comprising:

      i)       at least one client device provided with an input for communicating with one or more mobile devices;

      ii)       at least one server device for providing data and/or processes to support a transaction using the at least one client device, said transaction comprising a transfer of funds between financial accounts and including verification of authorisation data; and

      iii)       update means for updating data representing a cash amount, wherein the at least one client device is adapted to receive a first part of the authorisation data via its input, the apparatus is adapted to store a second part of the authorisation data, and the apparatus is adapted to support a transaction comprising a transfer of funds at least in part by updating the data representing a cash amount.

27 (original): Payment apparatus according to Claim 26 wherein said data representing a cash amount is held, in use, on the one or more mobile devices.

28 (original): Payment apparatus according to Claim 26 wherein said data representing a cash amount is held, in use, on the at least one server device.

29 (currently amended): Payment apparatus according to ~~any one of Claims~~ Claim 26[,] ~~27 or 28~~ wherein the payment apparatus is adapted to support one or more unauthorised transactions, the update means being adapted to respond to a transaction including verification of authorisation data by increasing the cash amount and to respond to an unauthorised transaction by decreasing the cash amount.

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30 (currently amended): Payment apparatus according to ~~any one of Claims~~ <u>Claim</u> 26 ~~to 29~~ wherein the at least one server device is provided with a user data store adapted to store one or more sets of user-specific data for use in authorising transactions, and a user data maintenance process for storing and updating user data in the user data store.

31 (original): A receipting system for use in a purchasing transaction, the system comprising:

      i)      an input for receiving transaction information;

      ii)     a receipt generator for generating a receipt for a notified payment;

      iii)    a data store for storing network addresses; and

      iv)    an interface to a network for transmitting a generated receipt to a network address,

wherein each transaction has an associated identifier and the data store stores network addresses in association with transaction identifiers such that each generated receipt can be transmitted to a network address associated with the transaction giving rise to the generated receipt.

32 (original): A receipting system according to Claim 31 wherein at least one identifier associated with a transaction comprises or represents a personal identification number.

33 (currently amended): A receipting system according to ~~either one of Claims~~ <u>Claim</u> 31 ~~or 32,~~ wherein the data store is adapted to store one or more sets of user-specific data for use in authorising transactions, and a user data maintenance process for storing and updating user data in the user data store, said network addresses being stored as user-specific data.

34 (original): A payment system for use in user transactions, each transaction giving rise to a price list for goods or services covered by the transaction, wherein each user has at least one associated identifier, the payment system comprising:

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    i)      a data store for storing user specific data in association with at least one of said identifiers; and

    ii)     a price list processor for processing a price list arising from a transaction, wherein the system further comprises an input for receiving identifiers and the price list processor is adapted to process a price list arising from a transaction by applying user specific data from the data store, the user specific data being associated with an identifier received in relation to said transaction.

35 (original): A payment system according to Claim 34 wherein at least one user has at least two associated identifiers and the data store, in use, stores different user specific data in association with each respective identifier associated with said at least one user.

36 (original): A method of authorising a transaction, which method comprises the steps of:

    i)      receiving an identifier;

    ii)     using the identifier to locate a set of one or more authorisation codes for payment systems;

    iii)    receiving transaction information; and

    iv)    authorising the transaction information with a payment system by use of an authorisation code from said set.

37 (original): A method of providing a receipt in respect of a transaction, which method comprises the steps of:

    i)      receiving transaction information from a communication device having an address in a public network;

    ii)     making a transaction in respect of goods or services;

    iii)    generating a receipt in respect of the transaction;

    iv)    transmitting the generated receipt to a communication device having a different address in a public network.